

Town Talk

Mr. Henry E. Baker Interviewed.

So much has been said in print and in the public press, pro and con, anent the affairs of the late Capital Savings Bank, of this city, and its failure, that The Colored American, while not giving space to details, has endeavored to give the facts in the case as far as it is possible. It does not believe in sensational journalism. Its columns have been free from a partisan policy. The name of Mr. Henry E. Baker, one of our best known and most enterprising young men has figured very largely in the affairs of the bank. Our representative called on him one evening this week to interview him, and to make inquiry as to the statement of Mr. D. B. McCary, the late cashier. Mr. Baker reluctantly consented to make a statement, but said:

"While I have not hesitated to explain to my friends and others, as they have asked me about it, just how, in my opinion, the Capital Savings Bank's books came to show a claim against me to the extent as published in the papers, I have persistently refused to discuss the matter in the newspapers, either directly or indirectly, though I have been repeatedly asked by them to do so, because I felt that newspaper controversies not only do not settle vital questions, but, as a rule, generally do more harm than good. And my only reason now for departing from that rule is that my further silence in the presence of Mr. McCary's published statement, might be misconstrued by some and misused by others.

Mr. McCary's letter, published in the last issue of The Colored American and the Record, quite surprised me, not only by its mis-statement of facts, but by its evident purpose to give the impression that the alleged indebtedness held against me by the Capital Savings Bank, had been treated by me as a bona fide obligation. He was doubtless led to make this statement by the somewhat sensational, and partly erroneous melange spread before the readers of the Record, in its issue of the 3d inst. In that article the reporter for the Record gave one version of the current rumor concerning my alleged obligation to the bank, stating, among other things, that I had been asked to give a note to cover a large debit balance in my bank account, that the account was a disputed account, and that the loss of some of the books of the bank rendered it impossible to get at the true condition of said account. In his letter above mentioned, Mr. McCary, the late cashier of the bank, disputes these statements to the extent of denying that he had asked me to give the note in question, and further that any important books of the bank were lost or mislaid. And here's where we lock horns.

It must be clear to every one, however, that neither the denial nor the affirmation of these facts by Mr. McCary or myself, can move matters one single inch towards the settlement of the far more important question as to whether there is any actual money consideration behind the note which the bank receivers hold against me, and therefore whether said note really represents any part of the bank's assets. Mr. McCary knows that the note was given merely as a temporary adjustment of a disputed account, and that it was absolutely without consideration, and has no proper place among the bank's assets. He knows that the account in which that alleged debit balance was shown extended over a period of 4 1-2 years to July, 1900, during which time, and up to December 1902, no mention was ever made to me by him that the account showed any such condition as that—there being no reason for it. He knows that when the suspension of the bank in November, 1902, made it necessary to go over the ledger balances of all the accounts, and the ledger seemed to show a large debit balance against me. I immediately denied the accuracy of the account, and demanded a thorough investigation of the whole account. He knows that a committee consisting of Prof. W. S. Montgomery, as chairman,

and others undertook the work of examining into the account for the purpose of detecting where and how the error had arisen; and he knows that upon my demanding that the committee should not only examine the ledger but also the books from which the accounts were transferred into the ledger, so as to do the work thoroughly, the committee gave it up, refusing to undertake such an examination, and suggested that I employ an expert to do the work. He knows that I then employed an expert to make a thorough inspection of the account, but that when the expert stated that no examination of the account could be thoroughly accurate and conclusive that did not include an inspection of the day-book and journal as well as the ledger, so as to trace the accounts through from the original entry to final transfer, the books could not be produced to make this work to be done. He knows that the very deposit and check journal which contains the record of my business with the bank for some of the time through which this account runs was reported lost, and that it has not since been produced and that it is necessary to a correct examination of the account.

He knows that the expert employed by the receivers to ascertain the true condition of the bank did not pretend to go into any examination of any individual account beyond the mere addition and subtraction of column entries in the final ledger, and that nothing more than this was done in the case of my account, notwithstanding the fact that I tried to get the receivers to permit me or my expert to go into the matter of the original entries, and that I clearly pointed out to the bank examiner employed by the receivers, how my account was not properly transferred to the ledger.

Notwithstanding his denials, implied or direct, Mr. McCary knows that these statements are all as true as that 2 and 2 make 4 unless, being steeped in the peculiar mathematics of the bank, he can't see that 2 and 2 could ever make anything less than 22.

During the period covered by the particular account in dispute I think my business with the bank was perhaps among the largest and most active of its accounts. I was the treasurer of three distinct organizations, the secretary of a building association, and the executor of three different estates. From all of these sources money came into my hands constantly, and was almost daily deposited. The account was, therefore a large one, and in connection with my private business, made it possible that many errors of entry might occur where careless and inaccurate work was done.

I regret the necessity of making this public statement of this matter, but this is my first and final say on the subject; and no counter statements will draw me into further controversy. The matter has been taken to the Courts by the receivers, and I calmly await the action of that "tribunal."

This interview seems to cover the case and the incident is closed so far as The Colored American is concerned.

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